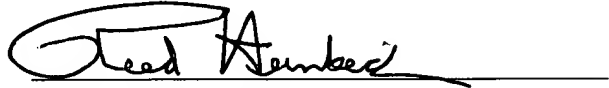


REMARKS

The Examiner is requested to contact the undersigned if he has any questions regarding this application.

Respectfully submitted,

Dated: October 17, 2001

A handwritten signature in black ink, appearing to read "Reed Heimbecher", is written over a horizontal line.

Reed R. Heimbecher
Attorney Registration No. 36,353
Attorney for Applicant
Customer No. 20686



Version With Markings To Show Changes Made

In the Specification

In the paragraph on page 4, lines 14-15, please make the following amendments:

Figs. 41A and 41B together comprise [Fig. 41 is] a screen shot of a sample full registration form required to view loan information at the site;

In the paragraph on page 13, lines 20-30, please make the following amendments:

If, at block 1632 of Fig. 16, the user elects to view loan information for loans serviced by a primary loan servicer, they eventually will be shown more detailed information about all of their loans that are being serviced by the primary loan servicer. First, however, the system runs through the process represented by Fig. 18. After block 1810, the system checks (block 1820) to see if the user is trying to view detailed account information for the first time. If it is the user's first attempt to view detailed account information, at block 1822 the user is required to complete a detailed registration. From Figs. 38 and 39, for example, a user may click on the "student loan account" hyperlink 72. When the user clicks on the "student loan account" hyperlink 72 for the first time, they are asked to complete a full member registration form like that depicted in Figs. 41A and 41B [Fig. 41]. The information requested during the detailed registration helps the primary loan servicer determine if it is servicing a loan for the registered member.

In the paragraph on page 14, lines 1-10, please make the following amendments:

Once the registered member completes the full member registration form, any available student loan account information would be displayed to the member (block 1824 of Fig. 18). Fig. 42 is a sample screen of information displayed following completion of the full member registration form when a user has fewer than the minimum number of loyalty points that may be applied (twenty-five in the preferred embodiment) and when the user does not have any loans being serviced by the primary loan servicer. As shown in Fig. 42, no loan information is displayed, and the meter graphic indicates that the user has \$6.42 [\$2.50] in earned loyalty points. Fig. 43, on the other hand, is a sample screen that would be displayed for a user who completes the full member registration form (e.g., Figs. 41A and 41B [Fig. 41]) and has both a loan with the primary loan servicer and at least twenty-five earned loyalty points.